CERT ICATE OF PUBLI ATION

From THE NEWS-POST

Frederick, Md.

Reese & Carney, Solicitors 10715 Charter Drive Columbia, Maryland 21044

SUBSTITUTED TRUSTES' SALE

OF VALUABLE FEE-SIMPLE DWELLING

25 CONSETT PLACE FREDERICK, MARYLAND 21701

Under and by virtue of the power of sale contained in a certain Deed of Trust from Samuel E. Palm and Janet A. Palm to Robert A. Voelkel, Jr. and Edward J. Murn, Trustees, dated February 21, 1978 and recorded in Liber 1043, folio 382 among the Land Records of Frederick County, Maryland, the holder of the indebtedness secured by the Deed of Trust having appointed Catherine A. Stevens and Laurence B. Raber, Substituted Trustees by instrument duly executed, acknowledged and recorded among the Land Records of the County aforesaid, default having occurred under the terms thereof and at the request of the parties secured thereby, the undersigned Substituted Trustees will offer for sale at public auction on the premises, on

MONDAY, MARCH 30, 1987 AT 1:25 O'CLOCK P.M.

ALL THAT LOT OF GROUND AND THE IMPROVEMENTS THEREON situate in Frederick County, Maryland and described as follows:

BEING KNOWN AND DESIGNATED as Unit No. 4-B, Building 4, Phase I, in the Condominium Regime known as "FREDERICK HEIGHTS SECTION I PART I CON-DOMINIUM", and being part of all the property more particularly described in a Declaration dated January 4, 1978 and recorded among the Land Records of Frederick County, Maryland, in Liber 1039, folio 717, and in First Amendment to Declaration dated January 13, 1978 and recorded at Liber 1040, folio 275, among the aforesaid Land Records, and also as shown on the Record Plats entitled "FREDERICK HEIGHTS SECTION I PART I CON-DOMINIUM, PART I-A", consisting of five (5) plots recorded in Plat Book 17, folios 15 through 19, inclusive, among the Plat Records of Frederick County, Maryland; together with an undivided interest in the general common elements as set forth in the aforementioned Declaration and any subsequent amendments thereto.

The property is in fee-simple and improved by a dwelling.

The property will be sold in an "as is" condition and subject to conditions, restrictions and agreements of record affecting the same, if any and with no warranty

as to the description of the improvements.

Terms of Sale: A deposit in cash or certified check, or if the holder of the debt secured by the Deed of Trust hereby purchases, a credit to the account of the debt secured by the Deed of Trust in the amount of \$4,000, will be required of the purchaser at the time and place of sale, balance in cash at settlement. Interest to be paid on the unpaid purchase price from date of sale to date of settlement at the rate of the Deed of Trust note. Settlement shall occur within fifteen (15) days after final ratification of the sale by the Circuit Court for Frederick County unless extended by the Substituted Trustees, their successors or assigns, for good cause shown. Taxes and water rent, if any, to be adjusted to date of sale. All other public charges and assessments, payable on an annual basis, including sanitary and/or Metropolitan District charges, to be adjusted for the current year to date of sale and assumed thereafter by the purchaser. Cost of all documentary stamps and transfer taxes, if any, shall be borne by the purchaser. The improvements are being sold in an "as is" condition with purchaser responsible for any and all housing or zoning code violation.

CATHERINE A. STEVENS LAURENCE B. RABER Substituted Trustees

ALEX COOPER AUCTS., INC. 908 YORK ROAD TOWSON, MARYLAND 21204 301-828-4838 This is to certify that the annexed I was published in Frederick County on the following dates:

THE NEWS-POST

Per Juit Land